

## REMARKS

Applicants have carefully reviewed the Office Action dated December 18, 2006. Applicants have canceled claim 1, and added new independent claim 33 and amended claims 2, 6, 9-12, 16-20, 22 and 23-27 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-3, 6-15, 17-19, 24 and 26-27 were rejected under 35 U.S.C. § 103(a) as unpatentable over *Brody et al.* in view of *Tsakanikas*. Claims 4-5, 16, and 22-23 were rejected under 35 U.S.C. § 103(a) as unpatentable over *Brody* and *Tsakanikas* and further in view of *Downing et al.* Claims 20-21 and 25 were rejected under 35 U.S.C. § 103(a) as unpatentable over *Brody* and *Tsakanikas* in view of *Randle et al.* In view of the features specified in new independent claim 33, applicant submits that the rejections are now moot and that independent claim 33 along with dependent claims 2-27 are allowable over the art of record.

New independent claim 33 recites a method of transferring monetary value electronically from an origin to a destination, using origin and destination user devices and a transaction server system in a network including a plurality of different user devices communicating with the transaction server system to conduct different types of financial transactions requiring different information depending upon the type of transaction. This financial transaction is identified as a transfer of monetary value from an origin to a destination based on a transferor's input to the origin user device and an article having inherent monetary value is received in the origin user device at the origin, the monetary value prior to receipt by the origin user device is being in possession of the transferor.

Data fields required to transmit information necessary to conduct the transaction are selected from a plurality of predetermined data fields used to transmit information for the different types of financial transactions and a data format is determined for a message between the origin user device and the transaction server that includes the selected data fields for information required to conduct the transaction. The transaction message includes first and second message segments wherein the first message segment includes a data field for a code that uniquely identifies the user device from other user devices connected to the transaction server

system and a data field that identifies the format of the data fields of the second message segment. The second message segment includes data fields necessary to transmit the information required to conduct the financial transaction and omits those data fields for information relating to the other types of financial transactions conducted on the system. The electronic message is formatted and encrypted and electronically transmitted from the origin user device to the transaction server.

A value corresponding to the transferred monetary value is communicated from the transaction server to the destination user device at a destination that is geographically different from the origin. The destination user device dispenses, to a transferee at the destination a medium having inherent value without requiring transfer of any physical media to the transferee by the transferor.

The *Brody* reference discloses a currency transfer system that requires a recipient of funds to obtain a temporary ATM card in order to allow the recipient (different than the depositor) to access the funds. The purpose of the *Brody* reference is to provide an ATM account to an individual that does not have one, such that they are not required to go through the process of opening a bank account, etc. *Brody* does not teach or suggest a method including the selection of data fields from a plurality of different data fields used to conduct other transactions and determining a data format for an electronic message including first and second message segments as recited in claim 33. None of the secondary references correct this deficiency.

*Downing et al.* discloses a TIF entry (Figure 4); however there is no disclosure that the entry comprises a message or anything other than an entry in the TIF (Transfer Instruction File) file maintained in the *Downing* System. Further the TIF entry does not include a first message segment including a data field for a code that uniquely identifies the user device from other user devices connected to the transaction server system and a data field that identifies the format of the data fields of the second message segment. *Downing et al* also do not disclose selecting data fields required to transmit information necessary to conduct the transaction from a plurality of predetermined data fields used to transmit information for the different types of financial transactions while omitting data fields not required and determining a format for the message.

In view of the foregoing, Applicants submit that new independent claim 33 along with dependent claims 2-27 are allowable over the art of record.

Applicants have now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicants respectfully request full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
HOWISON & ARNOTT, L.L.P.  
Attorneys for Applicants

/Gregory M. Howison, Reg. # 30,646/  
Gregory M. Howison  
Registration No. 30,646

GMH/dd

P.O. Box 741715  
Dallas, Texas 75374-1715  
Tel: 972-479-0462  
Fax: 972-479-0464  
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